

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 3 Assumption of Executory Contract or unexpired Lease 5 Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Joseph C Corliss and
Susan A Sharpe - Corliss

Debtor(s)

Case No.: 23-18928

Judge: ABA

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: 11/26/2024

☒ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☐ 7 c.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☒ 7a / ☐ 7b / ☐ 7 c.

Initial Debtor(s)' Attorney: /S/ REN Initial Debtor: /S/JCC Initial Co-Debtor: /S/ SAS

Part 1: Payment and Length of Plan

a. The debtor shall pay to the Chapter 13 Trustee \$ 525.00 monthly for 47 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$ _____ per month for _____ months; \$ _____ per month for _____ months, for a total of _____ months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering real property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.

☐ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.

e. For debtors filing joint petition:

☒ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: /s/JCC Initial Co-Debtor: /S/SAS

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s), pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$4,250.00 (paid)
DOMESTIC SUPPORT OBLIGATION	NONE	NONE
INTERNAL REVENUE SERVICE	PRIORITY 2022 FEDERAL TAXES	BALANCE DUE: \$795.00
ATTORNEY SUPPLEMENTAL FEES	ADMINISTRATIVE (SUBJECT TO COURT'S APPROVAL)	BALANCE DUE: \$ 500.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Lakebridge Community Services Assc.	homeowners Association arrears on the property located at 32 Knollwood Drive, Woodbury, NJ 08096	\$1,105.00	0.0	\$1,105.00	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
					Remove rental arrears Debtor has moved out

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
PNC Bank Mortgage	mortgage on the property located at 32 Knollwood Drive, Woodbury, NJ 08096

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Name of Creditor	Basis For Separate Classification	Treatment	Amount to be Paid by Trustee

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor
GM Financial	0.00	LEASE	REJECT	POSSIBLE DEFICIENCY
Fox Run Self Storage	0.00	LEASE	ASSUME	pay monthly pursuant to lease
Extra Space Storage	0.00	LEASE	ASSUME	pay monthly pursuant to lease
Life Storage	0.00	LEASE	ASSUME	pay monthly pursuant to lease

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
PNC bank DC-3782-21 VJ-3993-21 Synchrony Bank DC-1893-23 VJ-1993-23	real and personal property real and personal property real anersonal	Judgment " " " "	\$11,648.41 \$3042.07 \$4,925.06 \$9,253.04 \$4,548.66	\$278,109.78 \$278,648.78 \$278,648.78	\$43,108.78 \$43,108.78 \$43,108.78	\$163,882.00 \$163,882.00 \$163,882.00	\$11,648.41 \$3,042.07 \$4,925.06

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) Ronald E. Norman, Esquire
- 3) Priority if any
- 4) secured creditors
- 5) unsecured creditors
- 6) _____

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: 10/12/2023.

Explain below **why** the plan is being modified:
to lower base to unsecured due to a change in income and expenses

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10: Non-Standard Provision(s):

Non-Standard Provisions:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: 11/26/2024

/s/ Joseph C Corliss
Debtor

Date: 11/26/2024

/s/ Susan A Sharpe - Corliss
Joint Debtor

Date: 11/26/2024

/s/ Ronald E. Norman
Attorney for the Debtor(s)

In re:
Joseph C Corliss
Susan A Sharpe-Corliss
Debtors

Case No. 23-18928-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Dec 02, 2024

User: admin
Form ID: pdf901

Page 1 of 5
Total Noticed: 91

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph C Corliss, Susan A Sharpe-Corliss, 32 Knollwood Drive, Woodbury, NJ 08096-6703
520051192	0742 Life Storage, PO Box 64378, Saint Paul, MN 55164-0378
520051193	+ A Spot on the Avenue, 618 East Landis Ave., Vineland, NJ 08360-8007
520051197	++ ATLANTIC RECOVERY SOLUTIONS LLC, 33 DODGE RD, STE 108, GETZVILLE NY 14068-1540 address filed with court:, Atlantic Recovery Solutions, PO Box 156, East Amherst, NY 14051
520051202	+ Bank of America NA, c/o 1787 Veterans Highway, Islandia, NY 11749-1500
520051234	+ Extra Storage space, 1322 Laurel Road, Clementon, NJ 08021-3758
520051236	+ Fox Run Self Storage, 750 Fox Run Road, Sewell, NJ 08080-4256
520051239	+ Hill Wallack LLP, 1415 Route 70 East , Suite 309, Cherry Hill, NJ 08034-2210
520051248	+ Lakebridge Community Services Associatio, 21 Knollwood Drive, Woodbury, NJ 08096-6702
520116382	+ Lakebridge Community Services Association, Inc., c/o Rebecca D. Boudwin, Esquire, 10000 Midlantic Drive, Suite 100E, Mount Laurel, NJ 08054-1520
520051249	Law Office of McInerney and Schmidt, LLC, 719 East Main Street Suite 2B, Moorestown, NJ 08057
520051250	+ Life Storage, 777 Mantua Grove Road, Paulsboro, NJ 08066-1732
520051252	+++ Lvnv Funding LLC, Greenville, SC 29601
520051258	NJ State Division of Taxation, Bankruptcy Compliance and Enforcement, 08965
520062617	+ Pioneer Credit Recovery Inc., Attn: Tyrisha Broadway, representative, PO Box 1018, Moorestown, NJ 08057-0018
520051260	+++ Pnc Financial, Cleveland, OH 44101
520051269	+++ Rubin & Rothman LLC, Attn: Christop J Ahern, Islandia, NY 11749
520051277	+++ Td Bank, Lewiston, ME 04240
520051280	+++ U.S. Bank N.A., Greenville, SC 29601
520051282	+ Zwicker & Associates, Attn: Peter N. Fish, 1202 Laurel Oak Road, Suite 303, Voorhees, NJ 08043-4308

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 02 2024 21:00:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 02 2024 21:00:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520057193	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 02 2024 21:00:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
520074362	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 02 2024 21:00:00	ACAR Leasing Ltd. d/b/a GM Financial, P O Box 183853, Arlington, TX 76096-3853
520051194	Email/Text: Bankruptcy@ICSystem.com	Dec 02 2024 20:59:00	AES, Attn: Bankruptcy, PO Box 64378, Saint Paul, MN 55164-0378
520096176	Email/PDF: bncnotices@becket-lee.com		

District/off: 0312-1

User: admin

Page 2 of 5

Date Rcvd: Dec 02, 2024

Form ID: pdf901

Total Noticed: 91

		Dec 02 2024 21:08:40	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520051196	Email/PDF: bncnotices@becket-lee.com		
		Dec 02 2024 21:09:43	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
520051195	Email/PDF: bncnotices@becket-lee.com		
		Dec 02 2024 21:08:42	Amex, PO Box 981537, El Paso, TX 79998-1537
520111786	Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 02 2024 21:09:28	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520051199	Email/Text: creditcardbkcorrespondence@bofa.com		
		Dec 02 2024 20:58:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
520051198	Email/Text: creditcardbkcorrespondence@bofa.com		
		Dec 02 2024 20:58:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Cir, Tampa, FL 33634-2413
520115143	Email/Text: creditcardbkcorrespondence@bofa.com		
		Dec 02 2024 20:58:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
520051204	Email/Text: BarclaysBankDelaware@tsico.com		
		Dec 02 2024 21:00:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
520051203	Email/Text: BarclaysBankDelaware@tsico.com		
		Dec 02 2024 21:00:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
520051219	Email/Text: Bankruptcy.RI@Citizensbank.com		
		Dec 02 2024 20:58:00	Citizens Bank, Attn: Bankruptcy, 1 Citizens Plz, Providence, RI 02903-1344
520051205	Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Dec 02 2024 21:09:56	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520051206	Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Dec 02 2024 21:09:54	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520060897	+ Email/PDF: ebn_ais@aisinfo.com		
		Dec 02 2024 20:57:46	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520051215	^ MEBN		
		Dec 02 2024 20:53:48	Citibank N.A., 140 Corporate Blvd, Norfolk, VA 23502-4952
520051217	Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 02 2024 21:09:14	Citibank/the Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
520051216	Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 02 2024 21:09:47	Citibank/the Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
520051218	^ MEBN		
		Dec 02 2024 20:56:08	Citizens Bank, 6 Corporate Dr, Shelton, CT 06484-6270
520051221	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Dec 02 2024 21:00:00	Comenity Bank/Catherines, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
520051220	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Dec 02 2024 21:00:00	Comenity Bank/Catherines, PO Box 182789, Columbus, OH 43218-2789
520051222	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Dec 02 2024 21:00:00	Comenity Bank/Helzberg, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
520051223	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Dec 02 2024 21:00:00	Comenity Bank/Helzberg, PO Box 182789, Columbus, OH 43218-2789
520051226	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Dec 02 2024 21:00:00	ComenityCapital/Boscov, PO Box 182120, Columbus, OH 43218-2120
520051227	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Dec 02 2024 21:00:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
520051228	Email/Text: mrdiscen@discover.com		
		Dec 02 2024 20:58:00	Discover Bank, c/o Discover Products Inc., 6500 New Albany Road East, New Albany, OH 43054
520057307	Email/Text: mrdiscen@discover.com		
		Dec 02 2024 20:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

District/off: 0312-1

User: admin

Page 3 of 5

Date Rcvd: Dec 02, 2024

Form ID: pdf901

Total Noticed: 91

520051231	Email/Text: mrdiscen@discover.com	Dec 02 2024 20:58:00	Discover Financial, PO Box 30939, Salt Lake City, UT 84130-0939
520051230	Email/Text: mrdiscen@discover.com	Dec 02 2024 20:58:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
520051235	Email/Text: collecadminbankruptcy@fnni.com	Dec 02 2024 20:59:00	First National Bank of Omaha, 1601 Capitol Ave, Omaha, NE 68102
520051237	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 02 2024 21:00:00	Gm Financial, Attn: Bankruptcy, PO Box 183853, Arlington, TX 76096-3853
520051240	Email/Text: Bankruptcy@ICSystem.com	Dec 02 2024 20:59:00	I.C. System, Inc, PO Box 64378, Saint Paul, MN 55164-0378
520051241	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Dec 02 2024 21:01:00	Indigo Credit Card, 14600 Greenbrier Parkway, Beaverton, OR 97006-5745
520051243	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 02 2024 20:59:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
520341544	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 02 2024 21:00:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
520341545	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 02 2024 21:00:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
520051244	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 02 2024 21:20:23	Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
520051247	Email/Text: PBNCNotifications@peritussservices.com	Dec 02 2024 20:58:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
520051246	Email/Text: PBNCNotifications@peritussservices.com	Dec 02 2024 20:58:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
520078677	Email/PDF: resurgentbknotifications@resurgent.com	Dec 02 2024 21:09:16	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520051251	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 02 2024 21:08:37	Lvnv Funding LLC, c/o Resurgent Capital Services LP, 55 Beattie Place Suite 110 Mail stop 276, Greenville, SC 29601-5115
520051255	Email/PDF: resurgentbknotifications@resurgent.com	Dec 02 2024 21:09:17	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
520051257	Email/Text: ml-ebn@missionlane.com	Dec 02 2024 20:58:00	Mission Lane LLC, Attn: Bankruptcy, PO Box 105286, Atlanta, GA 30348-5286
520051256	Email/Text: ml-ebn@missionlane.com	Dec 02 2024 20:58:00	Mission Lane LLC, PO Box 105286, Atlanta, GA 30348-5286
520096540	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 02 2024 21:00:00	Midland Credit Management, Inc., P.O. Box 2037, Warren, MI 48090-2037
520107651	Email/Text: Bankruptcy.Notices@pnc.com	Dec 02 2024 20:59:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
520116598	Email/Text: Bankruptcy.Notices@pnc.com	Dec 02 2024 20:59:00	PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342
520051262	Email/Text: Bankruptcy.Notices@pnc.com	Dec 02 2024 20:59:00	Pnc Financial, Attn: Bankruptcy, 300 5th Ave, Pittsburgh, PA 15222-2401
520051264	Email/Text: Bankruptcy.Notices@pnc.com	Dec 02 2024 20:59:00	Pnc Mortgage, Attn: Bankruptcy, 8177 Washington Church Rd, Dayton, OH 45458-1703
520051263	Email/Text: Bankruptcy.Notices@pnc.com	Dec 02 2024 20:59:00	Pnc Mortgage, PO Box 8703, Dayton, OH 45401-8703
520051259	+ Email/Text: bkfilings@zwickerpc.com	Dec 02 2024 21:01:00	PNC Bank, c/o 1020 laurel Park Road, Suite 303, Voorhees, NJ 08043-3518

District/off: 0312-1

User: admin

Page 4 of 5

Date Rcvd: Dec 02, 2024

Form ID: pdf901

Total Noticed: 91

520109458	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 02 2024 20:57:25	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520051266	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 02 2024 21:09:46	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952
520149147	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 02 2024 20:58:24	Portfolio Recovery Associates, LLC, c/o BARCLAYS BANK DELAWARE, POB 41067, Norfolk, VA 23541
520113947	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 02 2024 21:08:36	Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541
520180142	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 02 2024 20:58:24	Portfolio Recovery Associates, LLC, c/o THE HOME DEPOT, POB 41067, Norfolk, VA 23541
520051265	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 02 2024 21:09:09	Portfolio Recov Assoc, 140 Corporate Blvd, Norfolk, VA 23502-4952
520051267	+ Email/Text: signed.order@pfwattorneys.com Dec 02 2024 20:59:00	Pressler Felt & Warshaw LP, 7 Entin Road, Parsippany, NJ 07054-5020
520110316	Email/Text: bnc-quantum@quantum3group.com Dec 02 2024 21:00:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
520078465	Email/Text: bnc-quantum@quantum3group.com Dec 02 2024 21:00:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
520115099	+ Email/Text: bncmail@w-legal.com Dec 02 2024 20:59:00	Scolopax, LLC, C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101-2051
520051271	^ MEBN Dec 02 2024 20:55:20	Selip & Stylianou LLP, Attn: Janki N. Patel, 10 Forest Ave., Paramus, NJ 07652-5238
520051272	+ Email/PDF: ais.sync.ebn@aisinfo.com Dec 02 2024 21:08:43	Synchrony Bank, 170 Election Road, Suite 125, Draper, UT 84020-6425
520111570	+ Email/PDF: ebn_ais@aisinfo.com Dec 02 2024 21:08:43	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520051274	Email/PDF: ais.sync.ebn@aisinfo.com Dec 02 2024 20:57:33	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520051273	+ Email/PDF: ais.sync.ebn@aisinfo.com Dec 02 2024 20:57:23	Synchrony Bank/Care Credit, PO Box 71757, Philadelphia, PA 19176-1757
520051279	Email/Text: bankruptcy@td.com Dec 02 2024 21:00:00	Td Bank, Attn: Bankruptcy/TD Card Svcs, PO Box 84037, Columbus, GA 31908-4037
520061880	^ MEBN Dec 02 2024 20:54:56	TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931

TOTAL: 71

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520051229		Discover Bank
520051254		Lvnv Funding LLC
520051201	*	Bank of America, PO Box 982238, El Paso, TX 79998-2238
520051200	*	Bank of America, Attn: Bankruptcy, 4909 Savarese Cir, Tampa, FL 33634-2413
520051207	*	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520051208	*	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520051209	*	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520051210	*	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520051211	*	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293

District/off: 0312-1

User: admin

Page 5 of 5

Date Rcvd: Dec 02, 2024

Form ID: pdf901

Total Noticed: 91

520051212	*	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520051213	*	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520051214	*	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520051224	*	Comenity Bank/Helzberg, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
520051225	*	Comenity Bank/Helzberg, PO Box 182789, Columbus, OH 43218-2789
520051233	*	Discover Financial, PO Box 30939, Salt Lake City, UT 84130-0939
520051232	*	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
520051238	*+	GM Financial, Attn: Bankruptcy, PO Box 183853, Arlington, TX 76096-3853
520051242	*+	Indigo Credit Card, 14600 Greenbrier Parkway, Beaverton, OR 97006-5745
520051245	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
520051268	*+	Pressler Felt & Warshaw LP, 7 Entin Road, Parsippany, NJ 07054-5020
520051276	*	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520051275	*+	Synchrony Bank/Care Credit, PO Box 71757, Philadelphia, PA 19176-1757

TOTAL: 2 Undeliverable, 20 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 04, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
Jennifer R. Gorchow	on behalf of Trustee Andrew B Finberg jgorchow@standingtrustee.com
Rebecca Diane Boudwin	on behalf of Creditor Lakebridge Community Services Association Inc. rboudwin@brrllaw.com
Ronald E. Norman	on behalf of Joint Debtor Susan A Sharpe-Corliss rnorman@rnormanlaw.com ekonecsny@rnormanlaw.com;g14985@notify.cincompass.com;ronaldenorman@icloud.com;norman.ronaldb115031@notify.bestcase.com;9070633420@filings.docketbird.com
Ronald E. Norman	on behalf of Debtor Joseph C Corliss rnorman@rnormanlaw.com ekonecsny@rnormanlaw.com;g14985@notify.cincompass.com;ronaldenorman@icloud.com;norman.ronaldb115031@notify.bestcase.com;9070633420@filings.docketbird.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7